

**Information to identify the case:**

Debtor 1	<b>Charlene Roberts</b>	Social Security number or ITIN	xxx-xx-5852
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	<b>18-32366-MBK</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Charlene Roberts

12/10/21

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Charlene Roberts  
Debtor

Case No. 18-32366-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Dec 10, 2021

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 12, 2021:

Recip ID	Recipient Name and Address
db	+ Charlene Roberts, 218 Raritan Street, Keyport, NJ 07735-5139
sp	+ David Kreizer, 788 Shrewsbury Avenue, Suite 2221, Tinton Falls, NJ 07724-3080
517956169	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517965598	+ Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519317657	Citigroup Mortgage Loan Trust 2021-RP4, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708
519317658	+ Citigroup Mortgage Loan Trust 2021-RP4, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708, Citigroup Mortgage Loan Trust 2021-RP4 c/o Rushmore Loan Management Services 92619-2708
517865025	+ Ditech Financial LLC, 332 Minnesota Street - Suite 610, Saint Paul, MN 55101-1314
517976793	Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154
517865027	+ Jersey Shore Univ Med Ctr, 6900 College Blvd. Suite 550, Overland Park, Kansas 66211-1596
517865029	Laboratory Corporation of America Holdin, PO Box 2240, Burlington, NC 27216-2240
518378226	+ LoanCare, LLC, Po Box 8068, Virginia Beach VA 23450-8068
518378227	+ LoanCare, LLC, Po Box 8068, Virginia Beach VA 23450, LoanCare, LLC, Po Box 8068 Virginia Beach VA 23450-8068
517865034	+ Real Time Resolutions, 332 Minnesota Street - Suite 610, Saint Paul, MN 55101-1314
517865036	+ Receivable Collection, 170 Jericho Tpke, Floral Park, NY 11001-2024
517865037	+ Ryan Gentile, 110 Jericho Turnpike, Suite 100, Floral Park, NY 11001-2019
517865039	Selip & Stylianou, LLP, 199 Crossways Park Drive, PO Box 363, Woodbury, NY 11797-0363
517865043	+ Thomas Edison State University, Office of the Bursar, 111 West State Street, Trenton, NJ 08608-1101
517865044	+ University Radiology Group, 483 Cranbury Road, East Brunswick, NJ 08816-3610

TOTAL: 18

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 10 2021 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 10 2021 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517865015	Email/Text: ebn@americollect.com	Dec 10 2021 20:35:00	Americollect Inc, PO Box 1566, Manitowoc, WI 54221
517922320	EDI: BECKLEE.COM	Dec 11 2021 01:33:00	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517973273	EDI: BECKLEE.COM	Dec 11 2021 01:33:00	American Express Travel Related Services Company., Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517865016	+ EDI: AMEREXPR.COM	Dec 11 2021 01:33:00	Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871
517969664	Email/PDF: resurgentbknofications@resurgent.com	Dec 10 2021 20:38:45	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517865017	EDI: BANKAMER.COM	Dec 11 2021 01:33:00	Bank of America, PO Box 982238, El Paso, TX 79998
517865018	+ EDI: BANKAMER2.COM		

District/off: 0312-3

User: admin

Page 2 of 4

Date Rcvd: Dec 10, 2021

Form ID: 3180W

Total Noticed: 55

		Dec 11 2021 01:33:00	Bank of America, N.A., 100 N. Tryon Street, Charlotte, NC 28255-0001
517865019	+ EDI: TSYS2		
		Dec 11 2021 01:33:00	Barclays Bank, PO Box 8803, Wilmington, DE 19899-8803
517865020	EDI: CAPIO.COM		
		Dec 11 2021 01:33:00	Capio Partners Llc, 222 Texoma Pkwy, Sherman, TX 75091
517961873	EDI: BL-BECKET.COM		
		Dec 11 2021 01:33:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517965598	+ Email/Text: RASEBN@raslg.com		
		Dec 10 2021 20:35:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
517865022	+ Email/Text: commonwealth@ebn.phinsolutions.com		
		Dec 10 2021 20:35:00	Commonwealth Financial, 245 Main Street, Dickson City, PA 18519-1641
517865026	+ EDI: CITICORP.COM		
		Dec 11 2021 01:33:00	Dsnb Macys, PO Box 8218, Mason, OH 45040
517865023	+ EDI: NAVIENTFKASMDOE.COM		
		Dec 11 2021 01:33:00	Dept Of Ed/navient, PO Box 9635, Wilkes Barre, PA 18773-9635
517876317	EDI: DISCOVER.COM		
		Dec 11 2021 01:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517865024	+ EDI: DISCOVER.COM		
		Dec 11 2021 01:33:00	Discover Fin Svcs Llc, PO Box 15316, Wilmington, DE 19850-5316
517865021	EDI: JPMORGANCHASE		
		Dec 11 2021 01:33:00	Chase Card, PO Box 15298, Wilmington, DE 19850
517865028	+ Email/Text: PBNCNotifications@peritussservices.com		
		Dec 10 2021 20:34:00	Kohls/capone, N56 W. 17000 Ridgewood Drive, Menomonee Falls, WI 53051-7096
517950501	+ EDI: MID8.COM		
		Dec 11 2021 01:33:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
517865030	+ EDI: MID8.COM		
		Dec 11 2021 01:33:00	Midland Funding, 2365 Northside Drive - Suite 300, San Diego, CA 92108-2709
517980509	EDI: NAVIENTFKASMSERV.COM		
		Dec 11 2021 01:33:00	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
517865031	+ Email/Text: bnc@nordstrom.com		
		Dec 10 2021 20:35:46	Nordstrom/td Bank Usa, 13531 E. Caley Avenue, Englewood, CO 80111-6504
517979010	EDI: PRA.COM		
		Dec 11 2021 01:33:00	Portfolio Recovery Associates, LLC, c/o Sunoco, POB 41067, Norfolk VA 23541
517865033	Email/Text: signed.order@pfwattorneys.com		
		Dec 10 2021 20:35:00	Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
517865032	EDI: RMSC.COM		
		Dec 11 2021 01:33:00	Pay Pal Credit, PO Box 105658, Atlanta, GA 30348-5658
517892104	EDI: Q3G.COM		
		Dec 11 2021 01:33:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
517865035	Email/Text: bkdepartment@rtresolutions.com		
		Dec 10 2021 20:35:00	Real Time Resolutions, Inc., PO Box 36655, Dallas, TX 75235-1655
517968777	Email/Text: bkdepartment@rtresolutions.com		
		Dec 10 2021 20:35:00	Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029
517962045	+ Email/Text: bncmail@w-legal.com		
		Dec 10 2021 20:35:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
517865038	+ Email/Text: bankruptcy@savit.com		
		Dec 10 2021 20:35:00	Sa-vit Collection Agen, 46 W. Ferris Street, East Brunswick, NJ 08816-2159
517865040	+ EDI: CITICORP.COM		
		Dec 11 2021 01:33:00	Sunoco/citi, PO Box 6497, Sioux Falls, SD

District/off: 0312-3

User: admin

Page 3 of 4

Date Rcvd: Dec 10, 2021

Form ID: 3180W

Total Noticed: 55

517865041	EDI: RMSC.COM	Dec 11 2021 01:33:00	57117-6497 Synch/amazon, PO Box 960013, Orlando, FL 32896-0013
517865042	+ EDI: RMSC.COM	Dec 11 2021 01:33:00	Synch/sleepys, PO Box 965036, Orlando, FL 32896-5036
517865448	+ EDI: RMSC.COM	Dec 11 2021 01:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517960155	EDI: WFFC.COM	Dec 11 2021 01:33:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
517865045	+ EDI: WFFC.COM	Dec 11 2021 01:33:00	Wf/bobs Fn, PO Box 14517, Des Moines, IA 50306-3517

TOTAL: 38

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 12, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 10, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Brian C. Nicholas	on behalf of Creditor LoanCare LLC bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Brian E Caine	on behalf of Creditor Citigroup Mortgage Loan Trust 2021-RP4 bcaine@parkermccay.com BKcourtnotices@parkermccay.com
Denise E. Carlon	on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor LoanCare LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor Ditech Financial LLC kmcDonald@kmlawgroup.com bkgroup@kmlawgroup.com
Ryan L. Gentile	on behalf of Debtor Charlene Roberts rlG@lawgmf.com rlgentile82@gmail.com;gmf@lawgmf.com;sp@lawgmf.com;firm@lawgmf.com;jemhardt@lawgmf.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-3

User: admin

Page 4 of 4

Date Rcvd: Dec 10, 2021

Form ID: 3180W

Total Noticed: 55

TOTAL: 8